

**Information to identify the case:**

Debtor 1	Jocelyn Lateese Cross			Social Security number or ITIN xxx-xx-4390
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)				Social Security number or ITIN _____
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court Western District of Tennessee				
Case number: 19-29330 jdl				

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jocelyn Lateese Cross

2/23/23

**By the court:** Jennie D. Latta  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:

Jocelyn Lateese Cross

Debtor

Case No. 19-29330-jdl

Chapter 7

District/off: 0651-2

User: ao1492bnc

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Date Rcvd: Feb 23, 2023

Form ID: 318

Total Noticed: 37

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**CERTIFICATE OF NOTICE**


**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Jocelyn Lateese Cross, 3645 Firethorne Dr., Memphis, TN 38115-4933
33866261	+ AT&T, One At&t Way, Room 3A104, Bedminster, NJ 07921-2694
33866266	+ Desoto Family Medical Clinic, 75 Physician's Lane, Southaven, MS 38671-6102
33866269	+ Jada Jackson, 5216 Breckenwood Drive, Memphis, TN 38127-2131
33418943	+ Memphis Bonding Company, c/o Kirkscey & Flexsenhar, 90 Harbor Town Square #106, Memphis, TN 38103-8879
33866281	+ North Star Capital Acquisition, c/o Miller & Steeno, PC, 11970 Borman Drive, Ste 250, Saint Louis, MO 63146-4153
33866287	+ Upgrade Loans, 275 Battery Street, 23rd Floor, San Francisco, CA 94111-3305

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
33866263	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 23 2023 22:08:00	Citizens Bank NA, One Citizens Bank Way, JCA 115, Johnston, RI 02919
33866262	+ EDI: CAPITALONE.COM	Feb 24 2023 02:54:00	Capital One, Attn: Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285
33422312	EDI: CAPITALONE.COM	Feb 24 2023 02:54:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
33866265	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 23 2023 22:20:50	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
33866264	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 23 2023 22:20:39	Credit One Bank, Attn: Bankruptcy Dept, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
33866267	EDI: DIRECTV.COM	Feb 24 2023 02:59:00	Directv, Post Office Box 6550, Englewood, CO 80155
33866268	+ Email/Text: bknounce@ercbpo.com	Feb 23 2023 22:09:00	Enhanced Recovery, P.O. Box 57547, Jacksonville, FL 32241-7547
33866270	EDI: JPMORGANCHASE	Feb 24 2023 02:54:00	JPMCB-Auto Finance, 301 North Walnut Street, Floor 09, Wilmington, DE 19801
33866271	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2023 22:20:41	LVNV, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
33866272	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2023 22:20:42	LVNV Funding, 55 Beattie Pl, Greenville, SC 29601-5115
33419709	Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2023 22:20:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
33441368	Email/PDF: resurgentbknotifications@resurgent.com	Feb 23 2023 22:20:41	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
33419685	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 23 2023 22:20:36	MERRICK BANK, Resurgent Capital Services,

District/off: 0651-2

User: ao1492bnc

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33866274	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 23 2023 22:20:35	PO Box 10368, Greenville, SC 29603-0368
33866275	^ MEBN	Feb 23 2023 22:04:48	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
33866276	+ EDI: NFCU.COM	Feb 24 2023 02:59:00	Methodist Healthcare, 1350 Concourse Ave, Suite 600, Memphis, TN 38104-2028
33866277	+ EDI: NFCU.COM	Feb 24 2023 02:59:00	Navy Federal Credit Union, One Security Place, PO #152643, Merrifield, VA 22119-0001
33866278	+ EDI: NFCU.COM	Feb 24 2023 02:59:00	Navy Federal Credit Union, 820 Follin Lane/Consumer Loans, P.O. #152643, Vienna, VA 22180-4907
33346750	+ EDI: NFCU.COM	Feb 24 2023 02:59:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
33866280	+ EDI: NFCU.COM	Feb 24 2023 02:59:00	Navy Federal Credit Union, P.O. Box 3700, Merrifield, VA 22119-3700
33866282	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 23 2023 22:20:38	Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
33361433	+ Email/Text: npindell@shelbycountytrustee.com	Feb 23 2023 22:09:00	Shelby County Trustee, PO Box 2751, Memphis, TN 38101-2751
33866284	+ EDI: RMSC.COM	Feb 24 2023 02:54:00	Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
33866286	EDI: AISTMBL.COM	Feb 24 2023 02:54:00	TMobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410
33424886	EDI: AIS.COM	Feb 24 2023 02:59:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
33866285	+ EDI: AIS.COM	Feb 24 2023 02:59:00	TMobile, c/o AIS, PO Box 248848, Oklahoma City, OK 73124-8848
33866288	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 23 2023 22:08:00	US Dept of Edu/GLELSI, PO Box 7860, Madison, WI 53707-7860
33866289	+ EDI: VERIZONCOMB.COM	Feb 24 2023 02:54:00	Verizon Wireless, P.O. Box 26055, Nat'l Recovery Dept M.S. 400, Minneapolis, MN 55426-0055
33866290	+ Email/Text: BankruptcyNotice@westlakefinancial.com	Feb 23 2023 22:10:00	Western Funding, Inc., P.O. Box 94858, Las Vegas, NV 89193-4858
33462324	+ Email/Text: peritus@ebn.phinsolutions.com	Feb 23 2023 22:10:00	Western Funding-C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
33866273	*+	Memphis Bonding Company, c/o Kirkscey & Flexsenhar, 90 Harbor Town Square #106, Memphis, TN 38103-8879
33866279	*+	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
33866283	*+	Shelby County Trustee, PO Box 2751, Memphis, TN 38101-2751

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0651-2

User: ao1492bnc

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 25, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

Name	Email Address
Brian Matthew Glass	bglass@stokesandglass.com bmg@trustesolutions.net
U.S. Trustee	ustpregion08.me.ecf@usdoj.gov
William W. Newell	on behalf of Debtor Jocelyn Lateese Cross William.newell@beyourvoice.com patrice.moses@beyourvoice.com

TOTAL: 3